

09/865,066

REMARKS

Reconsideration of the application in view of the present amendment is respectfully requested.

Claims 2, 3, and 17-19 are canceled by way of the present amendment. Claims 1, 7, and 20 are amended. Accordingly, Claims 1, 4-16, and 20 are pending.

Claim 1 recites a method of predicting whether a specified event will occur for a bank customer after a specified trigger event has occurred for that bank customer. The method comprises the steps of (i) accessing data about other bank customers for which the specified event has occurred in the past after the specified trigger event, (ii) accessing data about the bank customer for which the prediction is required, (iii) creating a Bayesian statistical model on the basis of at least the accessed data, (iv) using the model to generate the prediction, wherein the data comprises a plurality of attributes associated with each bank customer and wherein creating the model comprises partitioning the attributes into a plurality of partitions, and (v) predicting when the specified event will occur.

None of the prior art including the prior art references of record discloses or suggests a method of predicting whether a specified event will occur for a bank customer after a specified trigger event has occurred for that bank customer, wherein the method comprises the steps of (i) accessing data about other bank customers for which the specified event has occurred in the past after the specified trigger event, (ii) accessing data about the bank customer for which the prediction is required, (iii) creating a Bayesian statistical model on the basis of at least the accessed data, (iv) using the model to generate the prediction, wherein the data comprises a plurality of attributes associated with each bank customer and wherein creating the model comprises partitioning the attributes into a plurality of partitions, and (v) predicting when the specified event will occur. Thus, claim 1 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 4 depends from claim 1 and is allowable for the reasons claim 1 is allowable and for the specific limitations recited therein. Claim 4 further recites that the specified event is leaving a bank. None of the prior art including the prior art references of record discloses

09/865,066

or suggests the structure recited in claim 4 in combination with the structure recited in claim 1. Thus, claim 4 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 5 depends from claim 1 and is allowable for the reasons claim 1 is allowable and for the specific limitations recited therein. Claim 5 further recites that the specified trigger event is closing a loan. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 5 in combination with the structure recited in claim 1. Thus, claim 5 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 6 depends from claim 1 and is allowable for the reasons claim 1 is allowable and for the specific limitations recited therein. Claim 6 further recites that the model comprises a survival analysis type model. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 6 in combination with the structure recited in claim 1. Thus, claim 6 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 7 depends from claim 6 and is allowable for the reasons claim 6 is allowable and for the specific limitations recited therein. Claim 7 further recites that the survival analysis type model is arranged to take into account the assumption that the specified event will not occur for some of the bank customers. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 7 in combination with the structure recited in claim 6. Thus, claim 7 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 8 depends from claim 1 and is allowable for the reasons claim 1 is allowable and for the specific limitations recited therein. Claim 8 further recites that the step of creating the model further comprises calculating the marginal likelihood of latent risks within each partition. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 8 in combination with the structure recited in claim 1.

09/865,066

Thus, claim 8 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 9 depends from claim 1 and is allowable for the reasons claim 1 is allowable and for the specific limitations recited therein. Claim 9 further recites that the step of creating the model further comprises mixing over all possible partitions in a Bayesian framework. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 9 in combination with the structure recited in claim 1. Thus, claim 9 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 10 depends from claim 1 and is allowable for the reasons claim 1 is allowable and for the specific limitations recited therein. Claim 10 further recites that the step of creating the model further comprises choosing an optimal set of partitions which best predicts latent risks within each partition. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 10 in combination with the structure recited in claim 1. Thus, claim 10 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 11 depends from claim 10 and is allowable for the reasons claim 10 is allowable and for the specific limitations recited therein. Claim 11 further recites that the step of mixing over all possible partitions comprises using a sampling method. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 11 in combination with the structure recited in claim 10. Thus, claim 11 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 12 depends from claim 1 and is allowable for the reasons claim 1 is allowable and for the specific limitations recited therein. Claim 12 further recites that the step of creating the model comprises fitting a Weibull distribution to the data within each partition. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 12 in combination with the structure recited in claim 1. Thus, claim

09/865,066

12 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 13 depends from claim 12 and is allowable for the reasons claim 12 is allowable and for the specific limitations recited therein. Claim 13 further recites that the step of creating the model comprises calculating the marginal likelihood of the data. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 13 in combination with the structure recited in claim 12. Thus, claim 13 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 14 depends from claim 13 and is allowable for the reasons claim 13 is allowable and for the specific limitations recited therein. Claim 14 further recites that the step of creating the model further comprises mixing over all possible partitions in a Bayesian framework. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 14 in combination with the structure recited in claim 13. Thus, claim 14 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 15 depends from claim 13 and is allowable for the reasons claim 13 is allowable and for the specific limitations recited therein. Claim 15 further recites that the step of creating the model further comprises choosing an optimal set of partitions which best predicts the data. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 15 in combination with the structure recited in claim 13. Thus, claim 15 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 16 depends from claim 14 and is allowable for the reasons claim 14 is allowable and for the specific limitations recited therein. Claim 16 further recites that the step of mixing over all possible partitions comprises using a sampling method. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 16 in combination with the structure recited in claim 14. Thus, claim 16 patentably

09/865,066

defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 20 recites a program storage medium readable by a computer system having a memory, the medium tangibly embodying one or more programs of instructions executable by the computer system to perform method steps for controlling the computer system to predict whether a specified event will occur for a bank customer after a specified trigger event has occurred for that customer. The method comprises the steps of (i) accessing data about other bank customers for which the specified event has occurred in the past after the specified trigger event, (ii) accessing data about the customer for which the prediction is required, wherein the data comprises a plurality of attributes associated with each customer, (iii) creating a Bayesian statistical model on the basis of at least the accessed data by partitioning the attributes into a plurality of partitions, and (iv) using the model to generate the prediction.

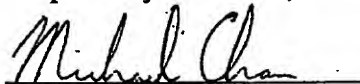
None of the prior art including the prior art references of record discloses or suggests a program storage medium readable by a computer system having a memory, the medium tangibly embodying one or more programs of instructions executable by the computer system to perform method steps for controlling the computer system to predict whether a specified event will occur for a bank customer after a specified trigger event has occurred for that customer, wherein the method comprises the steps of (i) accessing data about other bank customers for which the specified event has occurred in the past after the specified trigger event, (ii) accessing data about the customer for which the prediction is required, wherein the data comprises a plurality of attributes associated with each customer, (iii) creating a Bayesian statistical model on the basis of at least the accessed data by partitioning the attributes into a plurality of partitions, and (iv) using the model to generate the prediction. Thus, claim 20 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

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09/865,066

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,



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